

Information to identify the case:

Debtor 1	Mark R. Acito	Social Security number or ITIN xxx-xx-9817
	First Name Middle Name Last Name	
Debtor 2	Marcy L. Acito	Social Security number or ITIN xxx-xx-1347
(Spouse, if filing)	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 21-20184-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark R. Acito

Marcy L. Acito

5/26/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark R. Acito
Marcy L. Acito
Debtors

Case No. 21-20184-JAD
Chapter 7

District/off: 0315-2
Date Rcvd: May 26, 2021

User: admin
Form ID: 318

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mark R. Acito, Marcy L. Acito, 1094 Bert Circle, Penn, PA 15675-9529
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	+ Jeannette City School District, Maiello Bruno & Maiello, LLP- Tax Div., 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15334109	+ Carvana LLC, 63 Pierce Road, Winder, GA 30680-7280
15334113	+ David J. Apotheker, Esq, Apotheker Scian PC, 520 Fellowship Road - Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
15334117	+ MBM Collections, LLC, Jeannette City School District, 100 Purity Road - Suite 3, Pittsburgh, PA 15235-4441
15334118	+ Michael R. McKeever, Esq., KML Law Group PC, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541
15334120	+ Rushmore Loan Management, PO Box 514707, Los Angeles, CA 90051-4707
15334121	+ SPS Select Portfolio Service, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 27 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	May 27 2021 02:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 27 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	May 27 2021 02:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	May 27 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15334107	+ EDI: CAPITALONE.COM	May 27 2021 03:08:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15334108	+ EDI: CAPITALONE.COM	May 27 2021 03:08:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
15334111	+ EDI: CITICORP.COM	May 27 2021 03:08:00	Citibank M/C, 388 Greenwich Street, New York, NY 10013-2362
15334112	+ EDI: CITICORP.COM	May 27 2021 03:08:00	Citibank/Expedia, PO Box 9001037, Louisville, KY 40290-1037
15334115	EDI: DISCOVER.COM	May 27 2021 03:08:00	Discover, PO Box 30943, Salt Lake City, UT 84130
15334114	+ EDI: AMEREXPR.COM	May 27 2021 03:08:00	Delta American Express, PO Box 650448, Dallas,

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TX 75265-0448

15334110	EDI: JPMORGANCHASE	May 27 2021 03:08:00	Chase Amazon Visa, PO Box 15298, Wilmington, DE 19850
15334116	+ EDI: LENDNGCLUB	May 27 2021 03:08:00	Lending Club, 595 Market Street-Ste 200, San Francisco, CA 94105-2807
15334119	+ EDI: RMSC.COM	May 27 2021 03:08:00	PayPal, PO Box 965064, Orlando, FL 32896-5064
15334928	+ EDI: RMSC.COM	May 27 2021 03:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 bnicholas@kmlawgroup.com

Gino F. Peluso

on behalf of Debtor Mark R. Acito gp@attorneypeluso.com pelusolaw@comcast.net

Gino F. Peluso

on behalf of Joint Debtor Marcy L. Acito gp@attorneypeluso.com pelusolaw@comcast.net

Jennifer L. Cerce

on behalf of Creditor Jeannette City School District jlc@mbm-law.net

Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

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